APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/599,602	06/23/2000	Robert J. Rosko	47004.000073	1459

21967 7590 01/27/2004		

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EXAMINER
AKERS, GEOFFREY R

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 01/27/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/599602	Rocko
	Examiner	Art Unit
	Alos, G	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _____3_____ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☑ Responsive to communication(s) filed on _____11/10/03_____

2a) ☐ This action is **FINAL**.   2b) ☑ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) ☑ Claim(s) _____1-19_____ is/are pending in the application.

    4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☑ Claim(s) _____1-19_____ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All b) ☐ Some* c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    *See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

    a) ☐ The translation of the foreign language provisional application has been received.

15) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____

4) ☐ Interview Summary (PTO-413) Paper No(s). _____

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: _____

DETAILED ACTION

Response to Appeal Brief

1. This action is issued in response to applicant's Appeal Brief(Paper #18) filed 11/18/03.

2. Prosecution is reopened.

3. Claims 1-19 are pending.

Claim Rejections - 35 USC § 103

4.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth
> in section 102 of this title, if the differences between the subject matter sought to be patented and the prior
> art are such that the subject matter as a whole would have been obvious at the time the invention was made
> to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be
> negatived by the manner in which the invention was made.

5.   Claims 1-19 are rejected under 35 USC 103(a) as unpatentable over Bowman-Amuah(US

Pat. No: 6,438,594) in view of Jawahar(US Pat. No: 6,298,356) in view of von Rosen(US Pat.

No: 6,493,677) and further in view of Lawlor(US Pat. No: 6,202,054).

6. As per claims 1,8,14 Bowman-Amuah teaches a method for dynamically creating a network

application form(Fig 3)(Fig 7) comprising receiving a network request to apply for a plurality of

products where specific information is required to apply for the products(Fig 9/902). Bowman-

Amuah does not specifically teach assembling an application page for display over a network.

Von Rosen teaches assembling an application page for display over a network for products or

services(Fig 2)(Abstract)(Fig 8A)(Fig 8B) assembled from a plurality of documents.Jawahar

teaches whereby each document contains at least one field in the document containing one field

related to information required to make an application (Fig 3/118/94/92/90/114/116/120)(Fig

5)(Fig 6)((Fig 8)(Fig 9/274)(Fig 10) and receiving information input corresponding to each field

contained in each application page(col 2 lines 6-59).Jawahar further teaches parsing the uniform

resource locator(col 2 lines 18-27)(col 11 line 60-col 12 line 3)(Fig 10)(col 19 lines 34-36)(Fig

13)(col 21 lines 44-49). Lawlor teaches a decision module in communication with a dynamic

application module(Fig 17B)(Fig 13)(Fig 12)(Fig 14-15). It would have been obvious to one

skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach

the above. The motivation to combine is to teach the search of static and dynamically generated

web pages having information on them with respect to products or services (col 16 lines 59-

63)being accessed by a web server with respect to information gathered and resources spent on

the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have

been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah

with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is

to teach an apparatus for creating and ordering merchandise over a network as enunciated by von

Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in

the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von

Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an

apparatus for delivering banking and other financial services to customer homes and offices over

a network as enunciated by Lawlor(col 6 lines 24-31).

7.As per claims 2,15 Bowman-Amuah teaches according to claims 1,14 respectively. Bowman-

Amuah does not specifically teach data validation.Jawahar teaches data validation and

dynamically generated pages containing critical information(col 18 lines 28-col 19 line 2)(col 6

lines 40-58)(col 13 lines 29-31)(col 20 lines 34-44).It would have been obvious to one skilled in

the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above.,

The motivation to combine is to teach the search of static and dynamically generated web pages

having information on them with respect to products or services (col 16 lines 59-63)being

accessed by a web server with respect to information gathered and resources spent on the search

of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been

obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with

Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to

teach an apparatus for creating and ordering merchandise over a network as enunciated by von

Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in

the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von

Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an

apparatus for delivering banking and other financial services to cusomer homes and offices over

a network as enunciated by Lawlor(col 6 lines 24-31).

8. As per claims 3,16 Bowman-Amuah teaches according to claims 1,14 respectively. Bowman-

Amuah does not specifically teach forwarding information input ot a decision module for

processing the information input. Lawlor teaches this(Fig 1A/80/80D).It would have been

obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with

Jawahar to teach the above. The motivation to combine is to teach the search of static and

dynamically generated web pages having information on them with respect to products or

services (col 16 lines 59-63)being accessed by a web server with respect to information gathered

and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line

4).It would also have been obvious to one skilled in the art at the time of the invention to

combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above.

The motivation to combine is to teach an apparatus for creating and ordering merchandise over a

network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have

been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah

with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The

motivation to combine is to teach an apparatus for delivering banking and other financial services

to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

9.As per claims 4,17 Bowman-Amuah teaches according to claims 1,14 respectively. Bowman-

Amuah does not necessarily teach determining whether the request to apply originates from a

customer that is logged into a session manager. Jawahar teaches this(Fig 3/102/120)(Fig

11/400)(Fig 13/610)(Fig 14).It would have been obvious to one skilled in the art at the time of

the invention to combine Bowman-Amuah with Jawahar to teach the above., The motivation to

combine is to teach the search of static and dynamically generated web pages having information

on them with respect to products or services (col 16 lines 59-63)being accessed by a web server

with respect to information gathered and resources spent on the search of these pages as

enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled

in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in

view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for

creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2

line 12) at a website.It would also have been obvious to one skilled in the art at the time of the

invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view

of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering

banking and other financial services to cusomer homes and offices over a network as enunciated

by Lawlor(col 6 lines 24-31).

10. As per claims 5,18 Bowman-Amuah teaches according to the method of claims 1,14

respectively.Bowman-Amuah does not specifically teach wherein the plurality of products

includes banking products and the specific information required to apply for an amount of credit

to be extended. Jawahar teaches this(col 19 lines 38-46).It would have been obvious to one

skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach

the above. The motivation to combine is to teach the search of static and dynamically generated

web pages having information on them with respect to products or services (col 16 lines 59-

63)being accessed by a web server with respect to information gathered and resources spent on

the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have

been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah

with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is

to teach an apparatus for creating and ordering merchandise over a network as enunciated by von

Rosn(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in

the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von

Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an

apparatus for delivering banking and other financial services to cusomer homes and offices over

a network as enunciated by Lawlor(col 6 lines 24-31).

11. As per claim 6,19 Bowman-Amuah teaches according to the method of claims 5,18

respectively. Bowman-Amuah does not specifically teach including the step of forwarding the

information input to a decision module for processing the information input to determine if data

input justfies extension of credit(col 19 lines 38-47).Lawlor teaches this(Figs 12-17).It would

have been obvious to one skilled in the art at the time of the invention to combine Bowman-

Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of

static and dynamically generated web pages having information on them with respect to products

or services (col 16 lines 59-63)being accessed by a web server with respect to information

gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-

col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention

to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above.

The motivation to combine is to teach an apparatus for creating and ordering merchandise over a

network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have

been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah

with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The

motivation to combine is to teach an apparatus for delivering banking and other financial services

to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

12.   As per claim 7 Bowman-Amuah teaches according to claim 1. Bowman-Amuah does not

specifically teach wherein the request is in the form of parameters received with a URL. Jawahar

teaches this(col 21 line 56-col 22 line 3).It would have been obvious to one skilled in the art at

the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The

motivation to combine is to teach the search of static and dynamically generated web pages

having information on them with respect to products or services (col 16 lines 59-63)being

accessed by a web server with respect to information gathered and resources spent on the search

of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been

obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with

Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to

teach an apparatus for creating and ordering merchandise over a network as enunciated by von

Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in

the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von

Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an

apparatus for delivering banking and other financial services to cusomer homes and offices over

a network as enunciated by Lawlor(col 6 lines 24-31).

13. As per claim 9 Bowman-Amuah teaches according to claim 8. Bowman-Amuah does not

specifically teach the following. Jawahar teaches this wherein the universal session manager is in

communication with the dynamic application module(Fig 2/62) for creating a verification of the

originator of the request and a profile database(Fig 2/58) in communication with the dynamic

application module which stores data regarding the request originator as well as(col 7 line 53-

65).It would have been obvious to one skilled in the art at the time of the invention to combine

Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the

search of static and dynamically generated web pages having information on them with respect to

products or services (col 16 lines 59-63)being accessed by a web server with respect to

information gathered and resources spent on the search of these pages as enunciated by

Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the

time of the invention to combine Bowman-Amuah with Jawahar and further in view of von

Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and

ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a

website.It would also have been obvious to one skilled in the art at the time of the invention to

combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to

teach the above. The motivation to combine is to teach an apparatus for delivering banking and

other financial services to cusomer homes and offices over a network as enunciated by

Lawlor(col 6 lines 24-31).

14. As per claim 10 Bowman-Amuah teaches the system according to claim 9. Bowman-Amuah

does not specifically teach comprising a host server wherein the dynamic application module the

session manager and the database reside on the host server. Jawahar teaches this(Fig 2)(col 7 line

18-col 8 line 7).It would have been obvious to one skilled in the art at the time of the invention to

combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to

teach the search of static and dynamically generated web pages having information on them with

respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to

information gathered and resources spent on the search of these pages as enunciated by

Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the

time of the invention to combine Bowman-Amuah with Jawahar and further in view of von

Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and

ordering merchandise over a network as enunciated by von Rosn(col 1 line 64-col 2 line 12) at a

website.It would also have been obvious to one skilled in the art at the time of the invention to

combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to

teach the above. The motivation to combine is to teach an apparatus for delivering banking and

other financial services to cusomer homes and offices over a network as enunciated by

Lawlor(col 6 lines 24-31).

15. As per claim 11 Bowman-Amuah teaches the system according to claim 10 wherein the host

server is connected to a network(Fig 23)(Fig 84)(Fig 87)(Fig 88)(Fig 100)(Fig 89)(Fig 119)(Fig

120)(Fig 121)(Fig 127)(col 2 lines 19-55).

16. As per claim 12 Bowman-Amuah teaches the system according to claim 11. Bowman-Amuah does not specifically teach the dynamic application module providing the application in the form of an application page over the network to the originator of the response. Von Rosen teaches this(Fig 6-9).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4).It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosen(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

17. As per claim 13 Bowman-Amuah teaches the system according to claim 8. Bowman-Amuah does not specifcally teach a processing database in communication with the dynamic application module where the database is used for receiving data regarding use of the dynamic application

module. Von Rosen teaches this(Fig 5).It would have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar to teach the above. The motivation to combine is to teach the search of static and dynamically generated web pages having information on them with respect to products or services (col 16 lines 59-63)being accessed by a web server with respect to information gathered and resources spent on the search of these pages as enunciated by Jawahar(col 1 line 59-col 2 line 4). It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar and further in view of von Rosen to teach the above. The motivation to combine is to teach an apparatus for creating and ordering merchandise over a network as enunciated by von Rosn(col 1 line 64-col 2 line 12) at a website.It would also have been obvious to one skilled in the art at the time of the invention to combine Bowman-Amuah with Jawahar in view of von Rosen and further in view of Lawlor to teach the above. The motivation to combine is to teach an apparatus for delivering banking and other financial services to cusomer homes and offices over a network as enunciated by Lawlor(col 6 lines 24-31).

Response to Arguments

18.   Applicant's arguments with respect to claims 1-19 have been considered but are not persuasive.Bowman-Amuah teaches delivering service to clients by means of a locally addressable interface which provides access to a plurality of different sets of services(Abstract).Bowman-Amuah teaches that each interface has a unique set of services provided(col 2 lines 25-26). Von Rosen teaches ordering specific products(Abstract)(col 1 line

64-col 2 line 12).Von Rosen further teaches receiving a request for a plurality of products(Fig

8A/182).Von Rosen teaches displaying a page over the network(Fig 2/20)(Fig 8A).Von Rosen

further teaches receiving information input corresponding to each field contained in the

application page(Fig 7B/174).Von Rosen teaches that the requerst to apply originates from a

customer that is logged in(Fig 7A/176).Lawlor teaches applying for banking products(Abstract)

including home banking service(col 6 lines 59-61) and banking promotipjs to initgiate(Fig

21B/992/994/996). Lawlor teaches decision tree logic for modules in home banking services(Fig

20A).

Conclusion

19.   **THIS ACTION IS MADE NON-FINAL.**

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20.   Any questions concerning this communication should be addressed to the examiner of

record, Dr. Geoffrey Akers, P.E., who can be reached between 6:30 AM and 5:00 PM Monday

through Friday at 703-306-5844. If attempts to contact the examiner are unsuccessful, the

examiner's superior, Mr. Vincent Millin, SPE, may be telephoned at (703)-308-1065.

The fax number for Formal or Official faxes and Draft or Informal faxes to Technology

Center 3600 or this Art Unit is (703)-308-3687. Any inquiry of a general nature or relating to the

status of this application should be directed to the Group receptionist whose telephone number is

(703)-308-1113.

GRA/January 23, 2004

DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER